BRUCE H. NOVAK ATTORNEY AT LAW 10 MOORE DRIVE SHIRLEY, MA 01464-2829

TEL 617-320-9898

To:

Rossi & Associates, PC Attorneys at Law 75 Williams Street Chelsea, MA 02150

CR04-10194 RCL

PROPERTY ADDRESS: Lot 4, Upland Road, Wakefield

Dear Attorney Rossi:

McDonough & Novak, Inc. has examined the title in the records of the Middlesex County Registry of Deeds and Probate Court for a period from the deed into the prior owner with reference to the premises described in a certain deed to Anthony J. Bucci & Melissa J. Bucci dated Feb. 11, 2003 and recorded on Feb 28, 2003 in the Middlesex County Registry of Deeds, and find record title to be in the name of:

Anthony J. Bucci & Melissa J. Bucci, husband & wife, tenants by the entirety.

via a quitclaim deed from Upland Estates LLC, a limited liability company.

Said owner holds a good, clear and marketable record title free from all encumbrances, which would materially affect title, and excepting only matters which are expressly stated on report sheet herein attached.

This certificate of title is effective from August 30th, 2002 thru April 11th, 2005 by

Bruce H Novak, Esquire 10 Moore Drive Shirley, MA 01464-2829

NOTE: I do not certify as to fee in streets, violations of subdivision control laws, or planning board regulations; conservation commission and environmental control questions, if any; zoning; bankruptcy; accuracy of descriptions or surveys; right of parties in possession; any matters which would be disclosed by an accurate survey and/or inspection; whether or not restrictions have been violated; disposition of any redevelopment authority; pending any federal or state liens not of record; usurious provisions; variable rates of repayment or rewrite provisions of mortgages; Indian tribal land claims; validity of corporate or other type existence; unpaid taxes; municipal assessments or any other matters not of record at the Registry of Deeds or Registry of Probate or the subsequent owners; matters suffered or created by the purchaser or mortgagee. Liability is limited to matters appearing of record during the period of examination, and only to the parties to whom the certificate is issued.

MCDONOUGH & NOVAK, INC. 57 PROVIDENCE HIGHWAY, 2ND FLOOR, BOX 9 NORWOOD MA 02062 FAX NO. 781-440-6659

Shect# ESTATE: Lot 4 Upland Road, Wakefield Book 1264 Page 197 Cert: 226947 Deed Doc: 1256673 9 Dated 2/165 OWNERS: Anthony J. BUCCI and Melissa J. Bucci T. B.E. DESCRIPTION: 1844 Plan 29/44 B Book 1257 Page 12 SAID ESTATE SUBJECT TO: EW CENTURY MORTHAGE CORP JOC. 1366996 Easements, Takings, Restrictions, Covenants: See Devol DOC 669581 Doc. 1321815 Other: Tax Liens: NOTE-Bankruptcies no longer available at registries REMARKS: * Current Certificates not made up. MY EXAMINATION BEGINS: 7/30/02 AND ENDS: 4/11/05 Initials: 7C

QUITCLAIM DEED

Upland Estates LLC, a limited liability company duly organized and existing under the laws of the Commonweakh of Massachusetts, and having its principal place of business at 4 McDonald Farm Road, Wakefield, Massachusetts,

for consideration of Two Hundred Twenty-Five Thousand (\$225,000.00) Dollars,

grants to: Anthony J. Bucci and Melissa J. Bucci husband and wife as tenants by the entirety of 6 Maple Road N. Reading, Massachusetts

WITH OUTTCLAIM COVENANTS.

The land with the buildings thereon situated in Wakefield, in the County of Middleex, and the Commonwealth of Massachusous, shown as Lot 4 Upland Road on a plan entitled "Subdivision plan of Land in Wakefield Mass" prepared by Hayes Engineering Inc., dated August 22,2001, filed with Middlesex South District Land Registration Office as Plan 29144B.

So much of the above-described land as is included within the limits of said Upland Road is subject to the rights of all persons lawfidly suitied thereto in and over the same; and to a water-pipe easement as set forth in a Taking by the Town of Wakefield, deted July 20, 1927, duly recorded in Book 4124, Page 143.

All of said boundaries are determined by the Court to be located as shown on the aforesaid plan, as modified and approved by the Court, filed in the Land Registration Office, a copy of a portion of which is filed in the Registry of Deeds for the Southern Registry District of Middlesex County, as Plan No. 29144B with Certificate of Title No. 225470.

So much of the above-described land as is included within the limits of Shely Avenue and said way twenty-five fact wide, is subject to the rights of all persons lawfully entitled thereto in and over the same and there is appurenant to the above-described land the rights to use the whole of said Shedy Avenue to said Upland Road, the right to use the whole of said Upland Road to Dillaway Street, and the right to use the whole of said way twenty-five wide, as shown on aid plan, in common with all other persons lawfully entitled thereto.

Subject to a 10 Foot Wide permanent Highway Escenem as shown on Said Plan.
Subject to an Order of taking by the Board of Public Works Town of Wakefield recorded with the Middlesex South District Registry of Deeds in Book 15835 Page 513 and Registered Land Division as Document No. 669581.

COPY OF DEED INTO SURETY Being a portion of the land transferred to the granted by section of the granted by section of the land transferred to the granted by section of the land transferred to the granted by section of Being a portion of the land transferred to the grantor by deed dated August 9 2002, from

C+f 225470 Book 1257/120

COMMONWEALTH OF MASSACHUSETTS

Essex

Then personally appeared the above-named Robert W. Casalatto, Sr., Manager as aforesaid, and acknowledged the foregoing instrument to be the free set and deed of Upland Estates LLC, before me,

COMMONWEALTH OF MASSACHUSETTS

Then personally appeared the above-named Grace Casaletto, Manager as aforesaid, and acknowledged the foregoing instrument to be the free act and deed of Upland Estates LLC, before me,

COMMONWEALTH OF MASSACHUSETTS

Then personally appeared the above-named Anthony Bucci, Manager as aforesaid, and acknowledged the foregoing instrument to be the free act and deed of

Upland Estates LLC, before me,

My commission expires: Oec 1, 2006

FROM:

TO:

Maureen Perry

Perry Appraisal Services

Telephone Number: 978-374-7268

158 Old Groveland Rd

Boston Mortgage Group

Woburn, MA 01801

Alternate Number:

Baldwin Green Common #207

Telephone Number: 781-938-0890

Bradford, MA 01835

Fax Number: 978-945-8810

Fax Number: 781-938-0661

E-Mail:

Perry Appraisal Services

INVOICE

NVOICE NUMBER Wak26upl021505.smp

DATE

2/18/2005

REFERENCE

Wak26upl021505.smp

Internal Order #: Lender Case #:

Client File #:

Main File # on form: wake731main923

Other File # on form: wake731main9230

Federal Tax ID:

Employer ID:

APPRAISAL

DESCRIPTION

Lender: Boston Mortgage Group

Client: Boston Mortgage Group

Purchaser/Borrower: Bucci

Property Address: 26 Upland Rd

City: Wakefield

State: MA

Zip: 01880

County: Middlesex Legal Description: Book 1264 Pg 197

FEES **AMOUNT**

500.00

SUBTOTAL

500.00

AMOUNT

PAYMENTS

Check #:

Date: Date: Description:

Check #: Check #: Date: Description: Description:

> SUBTOTAL **TOTAL DUE**

0.00 500.00

500.00

Please Return This Portion With Your Payment

FROM:

Boston Mortgage Group Baldwin Green Common #207

Woburn, MA 01801

Telephone Number: 781-938-0890

Fax Number: 781-938-0661

Alternate Number: E-Mait:

TO:

Maureen Perry Perry Appraisal Services 158 Old Groveland Rd Bradford, MA 01835

REFERENCE

AMOUNT DUE:

AMOUNT ENCLOSED:

Internal Order #:

Wak26upl021505.smp

Lender Case #: Client File #:

Main File # on form: wake731main92304.stf Other File # on form: wake731main92304.stf

INVOICE NUMBER

Wak26upl021505.smp DATE

2/18/2005

Federal Tax (D: Employer ID:

Form NIV1 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

Page 7 of 22

Perry Appraisal Services

File No. wake731main92304.stfl Page #2

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Garage/Carport 576 Total Estimated Cost Nev			<u>160</u>			being new construct	ion.
Less Phys		= \$ 671, External	380	Remaining Eco	nomic Life: 60) Yrs	
Depreciation 11175	Tuneronal	=\$	/ _				
Depreciated Value of Imp	rovements		671,3	90			
"As-is" Value of Site Impi		=\$_	5,0	00			
INDICATED VALUE BY CO		= \$	951,3				
ITEM 26 Upland	SUBJECT	COMPARABL	E NO. 1	COMPARABL	E NO. 2	COMPARABLE	NO. 3
Address Wakefield	Ku	22 Upland Rd Wakefield	_	100 Harrison Ave Wakefield		65 Andrews Rd	
Proximity to Subject	de outros de la la chiere i	0.00 miles		0.98 miles		Wakefield 1.42 miles	
Sales Price	\$ Refi	\$	833,000	S	844,000		908,000
Price/Gross Living Area				\$ 235.36 ⊄		\$ 245.01 ⊅	
Data and/or	Inspection	MLS		MLS		MLS	
Verification Source VALUE ADJUSTMENTS	Assessor	Assessor		Assessor		Assessor	
Sales or Financing	DESCRIPTION	None noted	+(-)\$ Adjust.	DESCRIPTION None noted	+ (-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Concessions		Conv fin	· :	Conv fin	! ! !	None noted Conv fin	
Date of Sale/Time		07/24/04	-	11/12/04	! !	11/12/04	
Location	Good	Good		Good	1	Good	··········
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	1	Fee Simple	
Site	1.3 Acres	.51 Acres	+30,000	.27 Acres	+30,000	.36 Acres	+30,000
View Design and Appeal	Panoramic/Good Colonial	Neigh/Good Col/Avg		Neigh/Good		Neigh/Good	
Quality of Construction	Good	Good		Col/Avg Good		Col/Avg Good	
Age	New	New		4 yrs	+10,000	9 yrs	+20,000
Condition	Good	Good		Good		Good	120,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	9 5 2.5	8 4 2.5		10 4 2.5		7 4 3	-5,000
Gross Living Area Basement & Finished	4,059 Sq. Ft. Full	4,048 Sq. Ft.	0	3,586 Sq. Ft.	+30,700	3,706 Sq. Ft.	+22,900
Rooms Below Grade	Au Pair Suite	Unfinished	+30,000	Full Family Room	+35,000	Full	. 22 222
Functional Utility	Good	Good	130,000	Good	+25,000	Unfinished Average	+30,000
Heating/Cooling	FHW/CAC	FHW/CAC		FHA/CAC		FHA/CAC	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	2 Attached	2 Attached		2 Builtin	+5,000	2 Attached	
Porch, Patio, Deck, Fireplace(s), etc.	Deck/Balcony 1 FP	2 Decks 1 FP		Deck/Patio	+1,000	1	+4,000
Fence, Pool, etc.	None	None		2 FP Sprk/CVac/Fence	-3,500 -4,000		-3,500
LAndscaping	None	Typical	-5,000	Typical	-5,000	Typical	-5,000
Net Adj. (total)		X +		⊠+ □-\$	89,200		93,400
Adjusted Sales Price		Net 6.6 %		Net 10.5 %		Net 103 %	
of Comparable		Gross 7.8 % S	888,000	Gross 13.5 % \$	933,200	Gross 13.3 % \$	1,001,400
Comments on Sales Comp 100 SF at \$60 SF re	panson (including the su	oject property's compatib	ollity to the neighbo	mood, etc.): <u>Co</u>	mps are adjust	ed for differences in	GLA over
the adjacent propert	v has .5 acres and i	t appears to have ar	nrovimately 2	5 acre of usable lan	and all other	ximately ./5 acres of	it is usable,
complete use, and h	ave been adjusted a	accordingly, as has t	the lack of land:	scaping which can't	be done til spri	ng, along the painting	the trim
around the front doo	r. (Dumpster is to be	e removed shortly.)	Weighted towa	rds the more recent	sales.	ig, mong are pulltary	4 KHO WITH
ITEM	ČUD IEOT	0011010101					
Date, Price and Data	SUBJECT None noted	COMPARABLE None noted	NO. 1	COMPARABLE	NO. 2	COMPARABLE	NO. 3
	in B & T	in B & T	ĺ	None noted in B & T		None noted	ĺ
within year of appraisal	past 36 mos	past 36 mos		past 36 mos		in B & T past 36 mos	
Analysis of any current ag	reement of sale, option,	or listing of subject prope	erty and analysis of	any prior sales of subje	ct and comparable	s within one year of the d	ate of appraisal
Subject is new const	ruction landscaping	to be done, can not	be done until w	eather is warmer, c	ost to cure \$50	00 as indicated in gr	id
INDICATED VALUE BY SAI	ES COMPADISON APOS					<u></u>]
INDICATED VALUE BY INC			rket Rent \$	N/A /Mo. x Gr	oss Rent Multiplier	N/A = \$	935,000
This appraisal is made							ecifications
This appraisal is made as is subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans & specifications. This appraisal is made as is. All sales were confirmed closed. All sales are considered reliable market indicators for the subject.							
Final Reconciliation: The Sales Comparison Analysis is considered the most reliable method of estimating value. Less weight is given to the Cost App due to subj's age. The Income Appr. was considered but not utilized due to a lack of rental data.							
The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/FMMA form 1004B (Revised 10/94).							
I and inflitting conditions, and I/WE) ESTIMATE THE MAD	U MARKET VAIDE GETINITION Eket value as deeme	INAL ARE STATED IN THE ATTA	Ched Freddie Mac	Form 439/FNMA form 10	04B (Revised).	
I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF (WHICH IS, THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 935,000							
APPRAISER:				RVISORY APPRAISER (0)		:	
Signature			Signat			Did	Did Not
Name Maureen Port			<u>Name</u>			Inspect	Property
Date Report Signed 02/9 State Certification # MAC		State		eport Signed		··	
	CR 4030			Certification # te License #			State State
dia Maa Form 70 C/00		21010	2125 2 5			<u> </u>	ziatti

UNIFORM RESIDENTIAL APPRAISAL REPORT MARKET DATA ANALYSIS

These recent sales of properties are most similar and proximate to subject and have been considered in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject. If a significant item in the comparable is interior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject. SUBJECT COMPARABLE NO. 4 COMPARABLE NO. 5 COMPARABLE NO. 6 26 Upland Rd 58 Andrews Rd 129 Chestnut St Address Wakefield Wakefield Wakefield Proximity to Subject 1.27 miles 1.43 miles Sales Price Refi 1,195,000 1,249,000 Price/Gross Living Area **⊅**|\$ 337.00 Ф 223.84 ₾ Data and/or Inspection MLS MLS Verification Sources Assessor Assessor Assessor **VALUE ADJUSTMENTS** DESCRIPTION DESCRIPTION +(-)\$ Adjust. DESCRIPTION + (-)\$ Adjust. DESCRIPTION + (-)\$ Adjust. Sales or Financing N/A N/A Concessions Date of Sale/Time Listing -100,000 Listing -100,000 Location Good Good Good Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Site 1.3 Acres .24 Acres .39 Acres +30,000 View Panoramic/Good Neigh/Good Neigh/Good Design and Appeal Colonial Col/Avg Col/Avg Quality of Construction Good Good Superior -50,000 Age New 6 yrs +10,000 9 yrs +20,000 Condition Good Good Good Total Bdrms Baths Total Bdrms Baths Above Grade Total Bdrms Baths Total Bdrms Baths Room Count 9 5 2.5 8 4 3.5 -10 000 11 5 2.5 Gross Living Area 4,059 Sq. Ft. 3,546 Sq. Ft. +33,300 5,580 Sq. Ft. -98,900 Sa. Ft. Basement & Finished Full Full Full Rooms Below Grade Au Pair Suite Au Pair Suite Au Pair Suite Functional Utility Good Good Average Heating/Cooling FHW/CAC FHW/CAC FHA/CAC Energy Efficient Items Standard Standard Standard 2 Attached 3 Attached Garage/Carport -10,000 2 Attached Porch. Patio. Deck. Deck/Balcony Deck/Patio +1,000 Deck +2,000 Fireplace(s), etc. 1 FP 3 FP -7,000 3 FP -7,000 Fence, Pool, etc. None Sprinkler/Fence -3,000 IG Pool -10,000 LAndscaping . None Typical -5,000 Extensive -10,000 Net Adj. (total) 90,700 223,900 Adjusted Sales Price Net 7.6 % Net 17.9 % of Comparable Gross 15.0 % \$ Gross 26.3 % S 1,104,300 1,025,100 Date, Price and Data None noted None noted None noted Source for prior sales in B & T in B & T in B & T within year of appraisal past 36 mos past 36 mos past 36 mos Comments: Comps 4 and 5 are utilized to show values over \$900,000 in Wakefield. COmp 5 is adjusted for quality due to being brick frame. Market Data Analysis 6-93

Borrower/Client Bucci	*	-	1116 140.	wake/Simain92304.Si
Property Address 26 Upland Rd				
City Wakefield	County Middlesex	State MA	7in	Code 01880
Lender Boston Mortgage Group				01000

Supplemental Addendum

APPRAISAL DEVELOPMENT AND REPORTING PROCESS

This is a summary Appraisal Report which is intended to comply with the reporting requirements set forth under Standard Rule2-2b of the Uniform Standards of Professional Practice (USPAP) for a Summary Appraisal Report. As such, it presents only summary discussions of the data, reasoning and analysis which were applied in the development of the appraisal process and my opinion of value. In addition to the information contained within the report, supporting documentation relative to data collection and analysis has been retained within the work file.

The depth & discussion contained within this report is specific to the needs of the client (BMG) and their intended use of the report (mortgage lending purposes). I am not responsible for any unauthorized use of this report. In order to develop an opinion of value, I have performed a Complete Appraisal process as defined by USPAP (i.e. no departures from Standard Rule 1 were invoked).

COMMENTS REGARDING MARKET CONDITIONS

Market appears stabilized /gradual modest appreciation. Local and regional economic recovery and expansion continue with low unemployment, consist demand for housing and diminishing inventory. Local agents reported shortened marketing periods for competitively priced properties. Appropriately priced improvements in average or better condition, are exhibiting marketing times three to six months.

ENVIRONMENTAL 21E

At the time of inspection, this appraiser did not observe any apparent environmental deficiencies. Although the appraiser is not knowledgeable in environmental or 21E laws, a general observation was made, and none were apparent. Environmental items such as radon gas, UFFI foam insulation, lead paint, soil contamination, etc., are not determinable from this appraiser's inspection and would be identified through a qualified-licensed person engaged in said business.

OIL TANK

Oil tank is located above grade in the basement . No seepage or odor present at the time of inspection.

SALES GREATER THAN 1 MILE

The Appraiser had researched the market for comparables within a one mile radius of the subject. Due to the ongoing market conditions, there were a limited number of sales of comparable properties with the preferred one mile radius and therefore, it was necessary to utilize sales greater than 1 mile away. The comparables that were utilized were carefully selected as they best represented competing harmonious neighborhoods comprised of properties offering similar attributes. The typical purchaser would not limit their search to a 1 mile area particularly when competing areas offer like amenities.

COMPARABLE SALES OVER 6 MONTHS

Due to the current economic conditions there were a limited number of sales of similar properties available to the appraiser. After researching MLS, Banker & Tradesman, etc. it is not considered to be unreasonable in instances of a lack of more recent sales to utilize comparables which sold over the preferred 6 month time frame.

TAXES

The subject property's annual taxes are considered reasonable as compared to other similar improvements in this community based on size, style and location of the subject. No significant change in the tax base is anticipated in the near future.

PREVIOUS SALES HISTORY OF SUBJECT AND COMPARABLES

The appraiser has researched the 3 year sales history of the subject. There has no sale of the subject in the past year. Per MLS and Assessors records there have been no previous sales of the comparables in the past 3 years other than the sales dates utilized in this report.

PERSONAL PROPERTY

No personal property was taken into consideration in the preparation of this report.

RECONCILIATION

The first step in the appraisal process is the reconciliation of the available market data. In reconciling this data, the appraiser takes into account the type of property being appraised and the adequacy of the data gathered. The appraiser does not obtain his final estimation of value by averaging the three individual indicators of value. The appraiser instead , takes the three preliminary values and examines the spread between the minimum and maximum figures. The appraisers places the most emphasis on the approach which appears to be the most reliable as in an indication of the answer to the specific appraisal problem. The appraiser then tempers this value in accordance with his judgement and general experience as a real estate appraiser to arrive at his final estimation of value for the subject property.

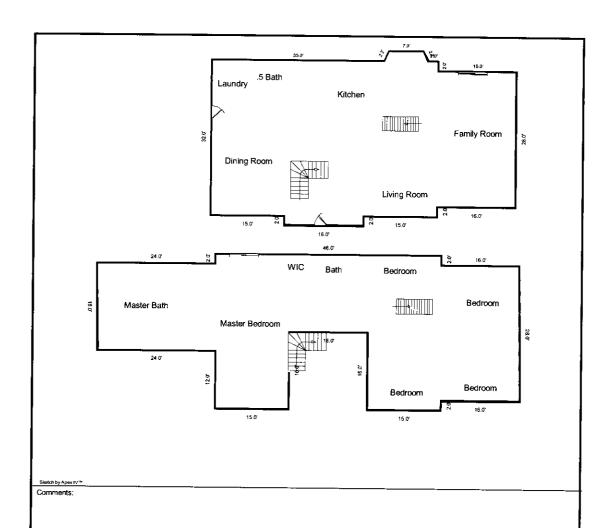
The subject's value has been estimated by placing the most emphasis on the Sales Comparison Approach. When valuing income properties the Income Approach is given secondary emphasis and supports the estimated value as a result of the Sales Comparison Approach. The Cost Approach is utilized to support the Sales Comparison Approach when the subject is at the beginning of its physical life cycle. Less emphasis is given this approach when when the subject property is older due to the subjectivity of estimating depreciation.

APPRAISERS SIGNATURE

The appraiser(s) utilizes a digital signature for the purposes of EDI transmission of the appraisal to the lender. The digital signature will effectively replace any handwritten signatures. The digital signature is protected by a password.

Building Sketch (Page - 1)

Borrower/Client Bucci	_		
Property Address 26 Upland Rd			
City Wakefield	County Middlesex	State MA	Zip Code 01880
Lender Boston Mortgage Group			



		JLATIONS SUMMAR	
Code	Description	Size	Net Totals
GLA1	First Floor	1968.00	1968.00
GLA2	Second Floor	2090.90	2090.90
			<u> </u>
	TOTAL LIVABLE	(rounded)	4059

LIV	ING A	REA	BREAK	DOWN	
	Breakdown				
First Floor				-	
	16.0	×	28.0	448.00	
	2.0	×	16.0	32.00	
	9.0	×	32.0	288.00	
	2.0	ж	7.0	14.00	
0.5 x	1.0	×	2.0	1.00	
0.5 x	1.0	×	2.0	1.00	
	2.0	×	32.0	64.00	
	32.0	x	35.0	1120.00	
Second Floo	E				
	2.0	ĸ	46.0	92.00	
0.5 x	0.2	×	28.0	2.88	
0.5 x	0.2	x	18.0	1.85	
	14.0	×	46.0	641.82	
	15.0	×	16.0	240.00	
	15.0	×	16.0	240.00	
	18.0	×	24.0	430.86	
	15.8	×	28.0	441.48	
16 Calculat	ions To	tal (rounded)	4059	

Subject Photo Page

Borrower/Client Bucci			
Property Address 26 Upland Rd			
City Wakefield	County Middlesex	State MA	Zip Code 01880
Lender Boston Mortgage Group			110 COURT 0 1000



Subject Front

26 Upland Rd Sales Price Refi

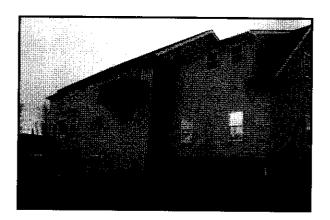
Gross Living Area Total Rooms 4,059 Total Bedrooms Total Bathrooms 2.5 Location Good

Age

View Panoramic/Good Site 1.3 Acres Quality Good

New









Subject Interior Photo Page

Borrower/Client Bucci			-
Property Address 26 Upland Rd	-		
City Wakefield	County Middlesex	State MA	Zip Code 01880
Lender Boston Mortgage Group			Бр овае отооо



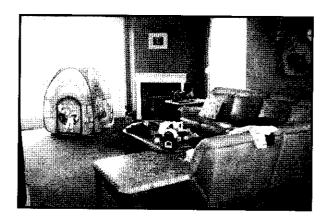
Subject Interior

26 Upland Rd

Sales Price Refi Gross Living Area 4,059 Total Rooms Total Bedrooms Total Bathrooms 2.5 Location Good

View Panoramic/Good 1.3 Acres Site

Quality Good Age New



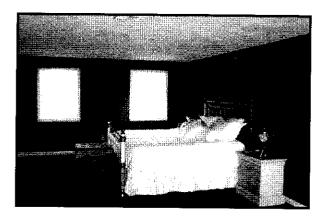
Subject Interior



Subject Interior

Subject Interior Photo Page

Borrower/Client Bucci			
Property Address 26 Upland Rd			
City Wakefield	County Middlesex	State MA	Zip Code O1880
Lender Boston Mortgage Group			25 coas 51000



Subject Interior

26 Upland Rd Sales Price Gross Living Area 4,059 Total Rooms Total Bedrooms Total Bathrooms 2.5 Location Good

View Panoramic/Good Site 1.3 Acres Quality Good Age New



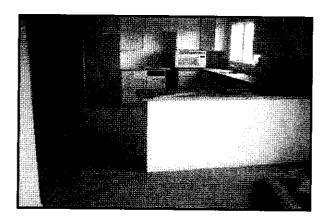
Subject Interior



Subject Interior

Subject Interior Photo Page

Barrower/Client Bucci			
Property Address 26 Upland Rd		· · · · · · · · · · · · · · · · · · ·	
City Wakefield	County Middlesex	State MA	Zip Code O1880
Lender Boston Mortgage Group			25 0000 0 1000



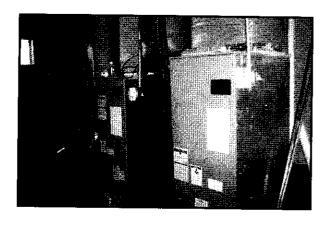
Subject Interior

26 Upland Rd Sales Price Refi Gross Living Area 4,059 Total Rooms Total Bedrooms 5 Total Bathrooms 2.5 Location Good

Panoramic/Good 1.3 Acres View Site Quality Good Age New



Subject Interior



Subject Interior

Comparable Photo Page

Borrower/Client Bucci	***************************************		
Property Address 26 Upland Rd			
City Wakefield	County Middlesex	State MA	Zip Code 01880
Lender Boston Mortgage Group			20 0000 01000



Comparable 1

22 Upland Rd

Prox. to Subject 0.00 miles Sale Price 833,000 Gross Living Area 4,048 Total Rooms Total Bedrooms Total Bathrooms 2.5 Location Good View Neigh/Good Site .51 Acres Quality Good Age New



Comparable 2

100 Harrison Ave

Prox. to Subject 0.98 miles Sale Price 844,000 Gross Living Area 3,586 Total Rooms 10 Total Bedrooms Total Bathrooms 2.5 Location Good View Neigh/Good Site .27 Acres Quality Good Age 4 yrs



Comparable 3

65 Andrews Rd

Prox. to Subject 1.42 miles Sale Price 908,000 Gross Living Area 3,706 Total Rooms Total Bedrooms Total Bathrooms 3 Location Good View Neigh/Good Site .36 Acres Quality Good Age 9 yrs

Comparable Photo Page

Borrower/Client Bucci	*		
Property Address 26 Upland Rd	-		
City Wakefield	County Middlesex	State MA	Zip Code 01880
Lender Boston Mortgage Group			Lip dode 0 1000



Comparable 4

129 Chestnut St Prox. to Subject 1.27 miles Sale Price 1,195,000 Gross Living Area 3,546 Total Rooms Total Bedrooms Total Bathrooms 3.5 Location Good View Neigh/Good .24 Acres Quality Good

Age



Comparable 5

6 yrs

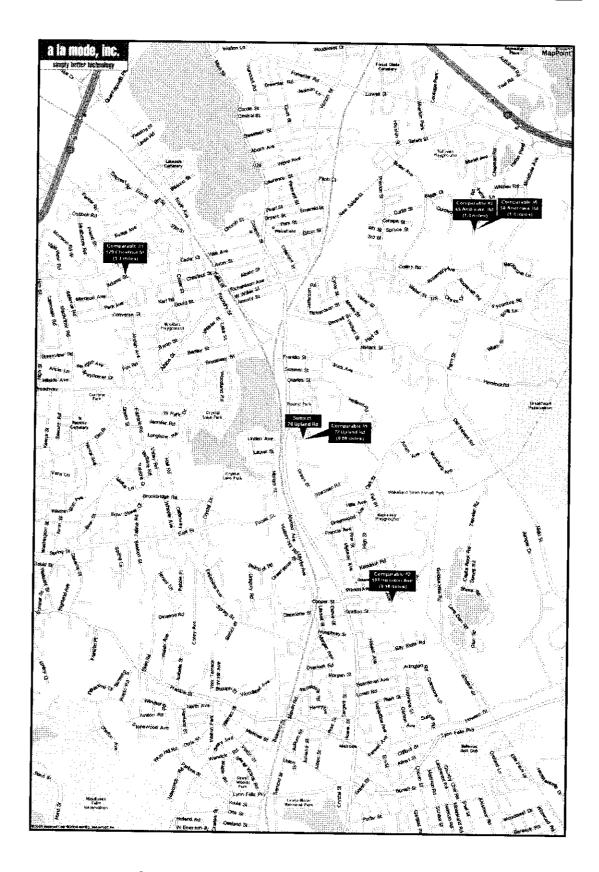
58 Andrews Rd Prox. to Subject 1.43 miles Sale Price 1,249,000 Gross Living Area 5,580 Total Rooms 11 Total Bedrooms Total Bathrooms 2.5 Good Location View Neigh/Good Site .39 Acres Quality Superior Age 9 yrs

Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Location Map

Borrower/Client Bucci	· · · · · · · · · · · · · · · · · · ·		
Property Address 26 Upland Rd			
City Wakefield	County Middlesex	State MA	Zip Code 01880
Lender Boston Mortgage Group			Zp cote o rado



DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If i relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:	26 Upland Rd, Wakefield, MA 01880			
APPRAISER:	SUPERVISORY APPRAISER (only if required):			
Signature:	Signature:			
Name: Maureod Purel ceu	Name:	_		
Date Signed: 02/21/05	Date Signed:	_		
State Certification #: MACR 4030	State Certification #:	_		
or State License #: MACR 4030	or State License #:	_		
State: MA	State:	_		
Expiration Date of Certification or License: 11/21/2007	Expiration Date of Certification or License:	Expiration Date of Certification or License:		
	☐ Did ☐ Did Not Inspect Property			
Freddie Mac Form 439 6-93	Page 2 of 2 Fannie Mae Form 1004B 6-9	ĭ		

Borrower Bucci Property Address 26 Upland R	d	***	File No. wake731main92304.stf		
City Wakefield	County Middlesex	State MA	Zip Code 01880		
Lender Boston Mortgage Gre					
APPRAISAL AND	REPORT IDENTIFICATION				
	o one of the following definitions:				
Complete Appraisa Limited Appraisa	Complete Appraisal (The act or process of estimating value, or an opinion of value, performed without invoking the Departure Rule.) (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the				
	Departure Rule.)	or an opinion of value, performed und	der and resulting from invoking the		
This report is one of the fo	Dilowing types:				
Self Contained	(A written report prepared under Standards Ru	le 2-2(a) of a Complete or Limited A	ppraisal performed under STANDARD 1.)		
☐ Summary	(A written report prepared under Standards Rule 2-2(b) of a Complete or Limited Appraisal performed under STANDARD 1.)				
Restricted	(A written report prepared under Standards Rule 2-2(c) of a Complete or Limited Appraisal performed under STANDARD 1, restricted to the stated intended use by the specified client or intended user.)				
	tandards Rule 2-3				
I certify that, to the best of my k	nowleage and belief:				
The statements of fact contain	ned in this report are true and correct. ons, and conclusions are limited only by the reported a	recurrentions and limiting conditions and			
professional analyses, opinion	ns and conclusions.		i i		
I have no (or the specified) pr parties involved.	resent or prospective interest in the property that is the	a subject of this report, and no (or the spe	cified) personal interest with respect to the		
I have no bias with respect to	the property that is the subject of this report or the pa	arties involved with this assignment.			
My compensation for complet	iment was not contingent upon developing or reporting ting this assignment is not contingent upon the develo	prinent or reporting of a predetermined value	ue or direction in value that favors the cause		
of the client, the amount of the	value opinion, the attainment of a stipulated result, or inclusions were developed and this report has been pr	r the occurrence of a subsequent event dire	ectly related to the intended use of this appraisal		
I have (or have not) made a p	ersonal inspection of the property that is the subject o	of this report.			
No one provided significant re real property appraisal assista	eal property appraisal assistance to the person signing nce must be stated)	this certification. (If there are exceptions,	the name of each individual providing significant		
, ,, , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Comments on Ap	praisal and Report Identifi	ieation			
Note any departures fro	om Standards Rules 1-3 and 1-4, plus	any USPAP-related issues req	uiring disclosure:		
		·			
		<u> </u>			
 .					
APPRAISER:		SUPERVISORY APPRAISE	ER (only if required):		
Signature:	Mest	Signature:			
Name: Maureen Patry Date Signed: 02/21/05		Name:			
State Certification #: MACR 4		Date Signed: State Certification #:			
or State License #: MACR 403 State: MA	30	or State License #:			
Expiration Date of Certification or	License: 11/21/2007	Expiration Date of Certification or Li	cense:		
		Did Did Not Inspect f	Property		

